

Amendments to the Claims:

The listing of Claims will replace all prior versions and listings of the Claims in the application:

Listing of Claims

1. (Currently Amended) A method of managing an underwriting account for an insurance policy, the method comprising the steps of:

establishing a plurality of participants, wherein a customer assigned to an account represents a participant;

assigning each participant of the plurality of participants to an account; and

storing data related to the plurality of participants and the account in a database comprising a data structure, wherein a customer entity class includes a plurality of customer entities that store data related to the plurality of participants and at least one of the plurality of customer entities establishes a foreign key relationship with at least one of a plurality of account entities of an account entity class, wherein the plurality of account entities store data related to the account and a plurality of other accounts, and wherein at least one of the plurality of account entities establishes a foreign key relationship with at least one of the plurality of customer entities;

enabling providing an account level underwriting decision at an account level based upon data related to the plurality of participants; and

displaying data related to the account level underwriting decision.

2. (Currently Amended) The method of claim 1, further comprising: ~~a step of enabling an~~ providing an a participant level underwriting decision for each participant

separately.

3. (Currently Amended) The method of claim 1, further comprising: ~~a step of~~ establishing a plurality of insurance policies for a participant of the plurality of participants.

4. (Currently Amended) The method of claim 1, wherein ~~the step of enabling~~ ~~an providing account level~~ underwriting decision at an account level comprises ~~a step of~~ ~~enabling an providing account level~~ underwriting decision based upon business rules for an account.

5. (Currently Amended) The method of claim 4, wherein ~~the step of enabling~~ ~~an providing account level~~ underwriting decisions decision at an account level comprises ~~a step of enabling an providing at least one account level~~ underwriting decision based upon all insurance policies of the account, wherein all insurance policies of the account comprise the plurality of insurance policies for each of the plurality of participants.

6. (Currently Amended) A method of managing an underwriting account for an insurance policy, the method comprising ~~the steps of:~~

establishing a plurality of participants, wherein a customer assigned to an account represents a participant;

assigning each participant of the plurality of participants to an account;

storing data related to the plurality of participants and the account in a database comprising a data structure, wherein a customer entity class includes a customer involvement entity class that comprises a plurality of customer involvement entities that store data related to the plurality of participants and at least one of the plurality of customer involvement entities establishes a foreign key relationship with at least two of a plurality of customer entities of the customer entity class, wherein an account entity class includes an account involvement entity class that comprises a plurality of account involvement entities that store data related to the account and a plurality of other accounts, and wherein at least one of the plurality of account involvement entities establishes a foreign key relationship with at least one of the plurality of customer entities and at least one of the plurality of account entities;

establishing business rules at an account level; and

providing an underwriting decision for an account based upon the business rule;

and

displaying the data related to the underwriting decision.

7. (Currently Amended) The method of claim 6, further comprising: ~~a step of~~ determining potential risk exposure of the account at a participant level.

8. (Currently Amended) The method of claim 6, wherein ~~the step of~~ establishing a plurality of participants comprises ~~a step of~~ establishing a participant comprising a plurality of business lines.

9. (Currently Amended) The method of claim 6, wherein ~~the step of~~ establishing a plurality of participants comprises ~~a step of~~ establishing a plurality of participants wherein at least one participant has a plurality of insurance policies.

10. (Currently Amended) The method of claim 6, wherein ~~the step of~~ providing an underwriting decision for an account comprises ~~a step of~~ providing an underwriting decision based upon a plurality of participants.

11-20. (Canceled)

21. (New) The method of claim 9, further comprising determining potential risk exposure of the account based on a first potential risk exposure and a second potential risk exposure for a first business line and a second business line, respectively, wherein the at least one participant having a plurality of insurance policies comprises a plurality of business lines including the first business line.

22. (New) The method of claim 21, wherein the plurality of insurance policies of the one participant having a plurality of insurance policies does not include a policy for the first business line.

23. (New) The method of claim 21, further comprising:
identifying at least one of the plurality of participants as a former participant of a second account, wherein the former participant is no longer assigned to the second

account, and wherein the at least one of the plurality of participants identified as a former participant of the second account comprises the second business line.

24. (New) The method of claim 23, wherein providing an underwriting decision for an account comprises providing an underwriting decision based upon the plurality of participants.